

tolerance profile for the subject based upon an interpretation of current risk tolerance parameters of the subject as textual analysis.

Further, the personal investment parameters may include an investment style parameter 276. In such embodiment, the coaching by the coaching engine 278 provides a textual investment style profile for the subject based upon an interpretation of current investing style parameters of the subject as textual analysis.

Furthermore, in yet another embodiment of the present invention, the personal investment parameters include a bull/bear attitude parameter 270. In the present embodiment, coaching by the related coaching engine 272 provides a textual description of an implied future of financial markets and graphs showing forecast curves of financial markets based upon the building of financial market forecasts which are, in turn, based upon evaluations from financial experts.

In one embodiment, the coaching by the coaching engine 274 relating to the setting of the personal financial parameters in operation 262 provides an alert if the investment parameters of the subject conflict with LifePath cash flows or personal parameters based on a consistency check of the investment parameters with data obtained from a LifePath model and personal investment parameters.

In the Claims:

Please amend claims as follows:

B2 1. A method for developing a web-based financial portfolio remotely over the Internet, comprising:

determining a current financial portfolio for the user using the Internet;

determining the user profile based on personal financial parameters including at least a risk tolerance level; and

providing suggestions over the Internet for changes to the current financial portfolio of the user reflecting the profile of the user, including providing customized financial coaching tailored to the life intentions of the user and providing suggestions of various products.

B3 16. A system for developing a web-based financial portfolio remotely over the Internet comprising:

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cont

a portfolio generator used to model a current financial portfolio for the user;
a user profile generator for generating a user profile based on user personal financial parameters wherein the user profile includes at least a risk tolerance level;
a computer coaching server coupled to the Internet; and
a live financial advisor server coupled to the Internet; wherein said computer coaching server and said live financial advisor may be used for recommending changes to the user financial portfolio based on the user profile, including providing customized financial coaching tailored to the life intentions of the user and providing suggestions of various products..

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30. A computer program embodied on a computer readable medium for developing a web-based financial portfolio remotely over the Internet, wherein the computer program comprises:
code segment for determining a current financial portfolio for the user using the Internet;
code segment for determining the user profile based on personal financial parameters provided, including at least a risk tolerance level; and
code segment for providing suggestions over the Internet for changes to the current financial portfolio of the user reflecting the profile of the user, including providing customized financial coaching tailored to the life intentions of the user and providing suggestions of various products.
